

Information to identify the case:

Debtor 1	<u>Melinda Kay Juratovic</u>	Social Security number or ITIN	xxx-xx-5523
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-10396-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Melinda Kay Juratovic

7/14/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Melinda Kay Juratovic
Debtor

Case No. 17-10396-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jul 14, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2022:

Recip ID	Recipient Name and Address
db	+ Melinda Kay Juratovic, 3338 Skellie Avenue, Erie, PA 16510-1922
14417382	+ American Education Services, PO BOX 8183, HARRISBURG, PA 17105-8183
14406098	+ Guy Thomas Lombardozzi, 2111 Willow Street, Erie, PA 16510-1803
14658880	+ Key Bank, ATTENTION: Bankruptcy Department, 4224 Ridge Lea Road, Amherst, NY 14226-1016
14658878	+ KeyBank, NA, P.O. Box 94968, Cleveland, OH 44101-4968
14406107	+ PNC Mortgage, P.O. Box 3703, Dayton, OH 45401-3703
14406103	+ Paul J. Klemm, Esquire, Eltman Law P.C., 101 Hudson Street, 27th Floor, Jersey City, NJ 07302-3915
14406109	Standard Retirement Services, Inc., 900 SW 5th Avenue, Portland, OR 97204-1235
14406115	+ Udren Law Offices, P.C., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14406116	+ Udren Law Offices, P.C., 100 W. Third Avenue, Suite 200, Conshohocken, PA 19428-1879

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 15 2022 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 14 2022 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: ECMCBKNotices@ecmc.org	Jul 14 2022 23:30:00	ECMC, ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
14406091	+ Email/Text: bncnotifications@pheaa.org	Jul 14 2022 23:29:00	AES, 1200 N. Seventh Street, Harrisburg, PA 17102-1419
14406090	+ Email/Text: bncnotifications@pheaa.org	Jul 14 2022 23:29:00	AES, P.O. Box 61047, Harrisburg, PA 17106-1047
14406092	Email/Text: bncnotifications@pheaa.org	Jul 14 2022 23:29:00	American Education Services, Payment Center, Harrisburg, PA 17130-0001
14406093	EDI: TSYS2	Jul 15 2022 03:28:00	Barclay's Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14406094	EDI: CAPITALONE.COM	Jul 15 2022 03:28:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14676927	Email/PDF: bncnotices@becket-lee.com	Jul 14 2022 23:33:57	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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14406101	+ EDI: CITICORP.COM	Jul 15 2022 03:28:00	Macy's/DSNB, P.O. Box 8218, Mason, OH 45040-8218
14789211	Email/Text: ECMCBKNotices@ecmc.org	Jul 14 2022 23:30:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14406096	EDI: AMINFOFP.COM	Jul 15 2022 03:28:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14406097	EDI: AMINFOFP.COM	Jul 15 2022 03:28:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
14406095	EDI: AMINFOFP.COM	Jul 15 2022 03:28:00	First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145
14406099	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 14 2022 23:30:00	Key Bank, P.O. Box 94722, Cleveland, OH 44101-4722
14658879	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jul 14 2022 23:30:00	KeyBank National Association, ATTENTION: Client Services, P.O. Box 5788, OH-01-51-05DF, Cleveland, OH 44101-0788
14406100	Email/Text: PBNCNotifications@peritusservices.com	Jul 14 2022 23:29:00	Kohl's/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
14678278	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 14 2022 23:30:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14406102	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 14 2022 23:30:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14406104	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
14406105	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Bank National Association, c/of PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14664412	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14406106	Email/Text: Bankruptcy.Notices@pnc.com	Jul 14 2022 23:29:00	PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820
14686659	EDI: PRA.COM	Jul 15 2022 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14406941	+ EDI: RECOVERYCORP.COM	Jul 15 2022 03:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14406108	+ EDI: PRA.COM	Jul 15 2022 03:28:00	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
14670264	+ EDI: JEFFERSONCAP.COM	Jul 15 2022 03:28:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14406111	EDI: RMSC.COM	Jul 15 2022 03:28:00	SYNCB/Care Credit, P.O. Box 95036, Orlando, FL 32896-5036
14406112	EDI: RMSC.COM	Jul 15 2022 03:28:00	SYNCB/JC Penney's, P.O. Box 965036, Orlando, FL 32896-5036
14406113	EDI: RMSC.COM	Jul 15 2022 03:28:00	SYNCB/Walmart, P.O. Box 965036, Orlando, FL 32896-5036
14406110	Email/Text: bankruptcy@bbandt.com	Jul 14 2022 23:30:00	Sun Trust Bank, 1001 Semmes Avenue, P.O. Box 27172, Richmond, VA 23261-7172
14406114	EDI: WTRRN BANK.COM	Jul 15 2022 03:28:00	TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
14644571	+ EDI: AIS.COM	Jul 15 2022 03:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK

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14406118	+ EDI: VERIZONCOMB.COM	73118-7901
	Jul 15 2022 03:28:00	Verizon, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
14406117	+ EDI: VERIZONCOMB.COM	
	Jul 15 2022 03:28:00	Verizon, 500 Technology Drive, Suite 300, Weldon Springs, MO 63304-2225

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Bank, National Association
cr	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 16, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Michael S. Jan Janin	on behalf of Debtor Melinda Kay Juratovic mjanjanin@quinnfirm.com mboni@quinnfirm.com;mtrayer@quinnfirm.com;gbeeko@quinnfirm.com;quinnbankruptcy2022@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6